



## Courtesy Pay Mail-In Request Form

An overdraft occurs when you do not have enough money in your account to cover a transaction, but the credit union pays it. GTE Financial offers a discretionary overdraft service called Courtesy Pay that can cover an overdrawn amount as a convenience benefit to help avoid a denial. This service is meant to be used as a safeguard for rare occasions.

For example, in a medical emergency, you may not have enough money in your checking account to cover payment. With Courtesy Pay, GTE may pay your transaction for a small fee of \$35.00.

**Presented information is meant to provide standard overdraft practices. Please refer to the Account Disclosure and Member Schedule of Current Charges for a more thorough explanation of when an overdraft occurs and when a fee may be assessed for overdrawing your account.**

### How does Courtesy Pay work?

- > GTE can authorize and pay overdrafts for checks and ACH payments, including automatic bill payments.
- > A member can also **choose to enroll** in Courtesy Pay for ATM and Debit Card transactions, which authorizes GTE to pay these additional types of overdrafts. A member must opt-in for this service.
- > GTE will pay overdrafts at our discretion; there is no guarantee that we will always authorize payment.
- > If payment is not authorized, your transaction will be denied.

### What fees will I be charged?

- > Under our standard Courtesy Pay practices, the member will incur a Non-Sufficient Funds fee of \$35.00 per covered transaction, which will be assessed to the account that goes negative per occurrence.
- > There is no limit on incurred daily fees for overdrawing an account.

### Are there other options?

- > You can also set-up a service called Overdraft Protection to enable automatic transfers from an eligible account, as a first safety net to help avoid declines. Overdraft Protection is \$8.00 per transfer.
- > Members can link an account by using the Overdraft Protection form in Online Banking.
- > For more information on your overdraft options, visit [www.gtefinancial.org](http://www.gtefinancial.org), call 813.871.2690 or toll-free at 1.888.871.2690 or visit a GTE Financial location.

**TO UPDATE YOUR COURTESY PAY ATM AND DEBIT CARD ENROLLMENT**  
Complete this form and mail it to the below address. Or submit the form in Online Banking.

**GTE Financial Courtesy Pay**  
P.O. Box 172599 Tampa, FL 33672

Checking Account Number \_\_\_\_\_

- OPT OUT: I **do not** want GTE to authorize and pay overdrafts on my ATM and one-time Debit Card transactions.
- OPT IN: I **do** want GTE to authorize and pay overdrafts on my ATM and one-time Debit Card transactions. I can update my selection at any time by mailing in this form or completing the form in Online Banking.

Checking Account Number \_\_\_\_\_

- OPT OUT: I **do not** want GTE to authorize and pay overdrafts on my ATM and one-time Debit Card transactions.
- OPT IN: I **do** want GTE to authorize and pay overdrafts on my ATM and one-time Debit Card transactions. I can update my selection at any time by mailing in this form or completing the form in Online Banking.

Name (print) \_\_\_\_\_ Signature: \_\_\_\_\_ Date \_\_\_\_\_

Primary and joint owner(s) can act on behalf of all owners. A single owner can update overdraft coverage.

The full amount of the overdraft balance, plus related fees, will be due immediately and cannot be overdrawn more than 5 days after the date of the occurrence to avoid a Negative Balance Fee. Negative balances that exceed 14 days may lose access to Courtesy Pay and be subject to charge-off and collection. GTE Financial will pay overdrafts at our discretion; there is no guarantee of payment. If an overdraft is not authorized, your transaction will be denied and subject to applicable fees. Federally Insured by NCUA.